

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Edward Melhem
 Debtor

Case No. 18-12798-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Sep 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2018.

db	+Edward Melhem, 2175 Augusta Drive, Center Valley, PA 18034-8940
cr	+BofI Federal Bank, c/o Robert J. Murtaugh, Esquire, Chartwell Law, 970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265
cr	+Northwestern Lehigh School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/Text: Iferreira@smsfinancial.net Sep 18 2018 02:31:11	SMS Financial P LLC, 6829 North 12th Street, Phoenix, AZ 85014-1109
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TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2018 at the address(es) listed below:

BARRY W. KRENGEL	on behalf of Creditor	SMS Financial P LLC	bkrengel@dolchin.com,
kcampbell@dolchin.com			
CHRISTOS A. KATSAOUNIS	on behalf of Creditor	Commonwealth of Pennsylvania, Department of Revenue	RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
FREDERICK L. REIGLE	on behalf of Trustee	FREDERICK L. REIGLE	ecfmail@fredreiglech13.com,
ecf_frp@trustee13.com			
JAMES RANDOLPH WOOD	on behalf of Creditor	Northwestern Lehigh School District	jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
REBECCA ANN SOLARZ	on behalf of Creditor	M&T BANK	bkgroup@kmllawgroup.com
ROBERT J. MURTAUGH	on behalf of Creditor	BofI Federal Bank	rmurtaugh@chartwelllaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov		
WILLIAM MILLER*R	ecfemail@FredReigleCh13.com,	ECF_FRPA@Trustee13.com	

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: EDWARD MELHEM, : Case No. 18-12798REF
Debtor : Chapter 13

ORDER

AND NOW, this 17 day of September, 2018, upon my consideration of the motion of BOFI for relief from the automatic stay nunc pro tunc and to dismiss this case, and upon the failure of Debtor to respond, and upon BOFI's changing its name part way through its motion and upon BOFI advancing two entirely different motions in a single pleading,

IT IS HEREBY ORDERED that the motion is GRANTED in part and DENIED in part.

IT IS FURTHER ORDERED that BOFI is GRANTED relief from the automatic stay, FIRST, to avoid any sanctions or other repercussions against BOFI for having taken action against Debtor after this bankruptcy was initiated and before BOFI had notice of this bankruptcy, and SECOND, to allow BOFI to proceed with its rights and remedies in its loan documents against Debtor in state court.

IT IS FURTHER ORDERED that the stay of Bankruptcy Rule 4001(a)(3) is waived and BOFI may proceed immediately with its state court proceedings.

IT IS FURTHER ORDERED that, insofar as BOFI's motion requests all post-petition state court actions and decisions against Debtor be allowed

to stand, the motion is DENIED because all state court actions and decisions after April 26, 2018, are voidable and are hereby void.

IT IS FURTHER ORDERED that Debtor shall show cause why his bankruptcy should not be dismissed pursuant to Section 109(e) of the Bankruptcy Code and Debtor's apparent violation thereof in filing a Chapter 13 case, the hearing for which show cause shall be held at the following place, date, and time:

**U.S. Bankruptcy Court – E.D. Pa.
The Madison – Third Floor
4th & Washington Streets
Reading, PA 19601
September 27, 2018, at 9:30 a.m., prevailing time.**

BY THE COURT



Richard E. Fehling,
United States Bankruptcy Judge